

Employees' Awareness and Effective Utilization towards ESI Benefits

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ABSTRACT

India's ESI scheme amended to provide social protection to workers and their dependents in the event of contingencies such as illness, maternity, death and disability resulting from occupational accidents and work-related risks it is a unified social security system. The ESI Act provision has been expanded to include "appropriate state or central government." Commercial, industrial, agricultural, or other establishments. The ESI law also applies to certain classes of facilities, such as: B. Shops, hotels, restaurants, movie theaters, screenings, car transport companies, newspaper companies, etc. that employ 20 or more people. The fund allows employees and employers to raise a percentage of their wages. This study focuses on awareness and use of ESI systems and their use by employees. The sampling method chosen in this study was non-probabilistic sampling as the researchers chose a descriptive study design. In this study, researchers collected data from respondents using a targeted sample. A sample size of 187 was collected using an interview design.

KEYWORDS: Employee state insurance (ESI), Awareness, Utilization, Medical benefits

INTRODUCTION

The National Employees' Insurance Corporation of India is a multi-faceted benefit scheme tailored to provide socio-economic protection to workers and their immediate dependents or family members covered by the scheme. Insured persons are entitled to full medical care for themselves and their dependents from the first day of contributory employment, plus various conclusive benefits for physical hardship due to illness, temporary or permanent disability, etc. have the right to receive For insured women, dependents of the insured who died as a result of an occupational injury or an occupational injury are entitled to a monthly pension known as a survivor's pension. Initially, the ESI program was introduced in 1952 only in his two industrial centers in the country namely Kanpur and Delhi. Since then, there has been no turning back in terms of geographic reach and demographic coverage. To keep up with the industrialization process, the program is now implemented in over 830 centers in 31 states and federal territories. The law now applies to more than 7.23 million of his factories and facilities nationwide.

About 2.03 core insured/family units benefit from this. Currently total beneficiaries he exceeds 7.89 cores. On average, ESI Corporation makes 40 individual payments of approximately Rs.300 pips each year through its extensive network of branch offices in the regions of operation. In order to claim cash benefits in various cases, the insured person or her dependents must complete some minimum formalities and follow certain established procedures.

Review of Literature:

G. Muthu Lakshmi (2014) conducted a study on the performance of Employees state insurance scheme with special reference to Tuticorin district, Tamil Nadu. The study scrutinizes the performance of ESI Corporation and also the perception of employees on ESI hospitals. The primary data were analyzed with the help of various statistical measures such as simple percentage analysis, Averages, F-statistic, Chi-square test, Garrett ranking and percentage analysis. The study found out that ESI dispensaries/hospitals were not functioning up to the satisfaction of insured

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persons. The study also reveals the scope to improve its functions and turn into a highly trustful and reliable corporation, implementing better services.

Mayer. Brown (2013) “Asia Employment Law” quarterly review 2013 Employee State Insurance revised ESI inspection guidelines, prosecution and survey and complaints updated on 1st April 2012 and in 7th May 2012 disabled employees and dependents: ESI claims procedures also updated as published in the said journal.

Satpathy, I., Patnaik, B.C.M. and Dev Padma (2011) stated that the Employees State Insurance Scheme is an integrated multi-dimensional Health Insurance and Social Security Scheme. It is one of the most effective and sustainable social measures available to the workmen employed in industrial and commercial establishments of varying sizes and nature. It provides comprehensive full medical care and reasonable economic assistance to the insured persons in contingencies like hazards of sickness, maternity, disablement and death due to employment injury. In the present paper, an attempt to understand the ground reality of the role of ESI in the study area has been made. The government spends a lot of money in this direction and how far the benefits are being reached to the insured persons of the scheme is the objective of the paper. For this purpose 14 variables were identified after the pilot study and perception score method was used for the better understanding of the issues related to the ESI.

Methodology of the Study

Objectives of the Study

1. To study and to know about the awareness of employee welfare among the employees in the organization.
2. To study the satisfaction level over existing ESI benefits.
3. To evaluate the level of utilization of Employee State Insurance (ESI) Policy.

Research design: The researcher followed descriptive research design for the study.

Universe of the study: The study mainly focuses on employee's awareness and effective utilization of ESI benefits with special reference to Coimbatore city.

Sampling: 187 Respondents were chosen for information assortment the examining technique embraced for the current investigation is non-likelihood testing. For the current examination the scientist utilize purposive testing technique to gather information from guardians.

Tools for data collection: The researcher utilized construction self-made questionnaire. The questionnaire comprises of 35 things, each to evaluate on a Yes or No questionnaire. The information was dissected utilizing different factual devices like Simple Percentage test, weighted average and ranking.

Period of the study:

The study was undertaken for a period of 2 months (i.e.) between (November 2022-january 2023).

DATA ANALYSIS AND INTERPRETATION:

Table-1: Demographic profile of the respondent is as follows:

S. No	Variables	Option	No. of. Respondent	Percentage
1.	Age	18 years	17	9%
		18-20 years	56	30%
		20-30 years	114	61%
		Total	187	100%
2.	Gender	Male	98	53%
		Female	89	48%
		Total	187	100%
3.	Marital status	Married	111	60%
		Unmarried	76	40%
		Total	187	100%
4.	Educational Qualification	SSLC	47	25%
		HSC	50	27%
		Diploma	45	24%
		Graduate	32	17%
		Others	13	7%
		Total	187	100%
5.	Work Experience	1 to 3 years	58	31%
		3 to 6 years	76	41%
		More than 6 years	53	28%
		Total	187	100%

6.	Annual Income	up to 50,000	12	6.4%
		50,000-1,00,000	56	30%
		1,00,000-1,50,000	67	36%
		More than 1,50,000	52	28%
		Total	187	100%

The above table: 1 portrait the results regarding the age of the respondent of the selected units under the study. The result shows that majority of the respondent age group is under 20-30 years, the majority of the respondents are male and majority of the respondent are married and the majority of the respondents education qualification is hsc and majority of the respondents work experience is up to 3 to 6 years and majority of their annual income is under 1, 00,000 to 1, 50,000.

Table-2: The awareness of ESI services among the workers:

S. No	Category	No. of. Respondent				Total	
		Aware		Not Aware			
		Total	Percentage	Total	Percentage	Total	Percentage
1	Sickness benefits	187	100%	0	0	187	100%
2	Maternity benefits	176	94.2%	11	5.8%	187	100%
3	Temporary benefits	175	93.6%	12	6.4%	187	100%
4	Permanent benefits	178	95.2%	9	4.8%	187	100%
5	Dependant benefits	187	100%	0	0	187	100%
6	Funeral expenses	169	90.1%	18	9.9%	187	100%
7	Leave expenses	187	100%	0	0	187	100%

The above table: 2 portraits the results regarding the services provided by ESI Corporation like sickness benefits, dependents' benefits and leave benefits are fully aware. About 95.2% per cent are aware of permanent benefits, 94.2% per cent are aware of maternity benefits, 93.6% per cent are aware of temporary benefits and 90.1% per cent are aware of funeral expense. It is established that all workers are fully aware of sickness benefits, dependent's benefits and leave benefits. Awareness of funeral expense is the least known benefits of ESI.

Table-3: Satisfaction Level of welfare measures in the organization:

S. No	Category	Strongly agree	agree	neutral	disagree	Strongly disagree	Weight	Ranking
1	First-aid treatment	46(230)	47(188)	59(177)	21(42)	14(14)	651	4
2	Insurance	73(365)	53(212)	35(105)	15(30)	11(11)	723	1
3	Gratuity	59(295)	55(110)	23(69)	27(54)	13(13)	541	5
4	Recreation	56(280)	47(188)	50(150)	20(40)	11(11)	669	3
5	Workmen's compensation	67(335)	45(180)	52(156)	18(36)	5 (5)	712	2

The above table: 3 portrait result regarding the satisfaction level of welfare measures in the organization. It seen that insurance is given first rank, while workmen's compensation is given second rank, recreation is given third rank, while first-aid treatment is given fourth rank and gratuity is given fifth rank.

Table-4: Utilization of medical benefits:

S. No	Category	No. of. Respondent				Total	
		Utilized		Not utilized			
		Total	Percentage	Total	Percentage	Total	Percentage
1	Sickness benefits	185	98.9%	2	1.1%	187	100%
2	Maternity benefits	163	87.2%	24	12.8%	187	100%
3	Dependents benefits	179	95.7%	6	4.3%	187	100%

The above table: 4 portraits the results regarding the utilization of medical benefits provided by ESI Corporation, about 98.9% per cent are utilized sickness benefits, 95.7% per cent are utilized dependents benefits and 87.2% per cent are utilized maternity benefits.

Table-5: Utilization of other benefits:

S. No	Category	No. of. Respondent				Total	
		Utilized		Not utilized			
		Total	Percentage	Total	Percentage	Total	Percentage
1	Temporary benefits	165	88.2%	22	11.7%	187	100%
2	Permanent benefits	184	98.4%	3	1.6%	187	100%
3	Funeral expenses	156	83.4%	31	16.5%	187	100%
4	Leave expenses	177	94.6%	10	5.3%	187	100%

The above table5 portrait the results regarding the utilization of other benefits provided by ESI Corporation, about 98.4% per cent are utilized permanent benefits, 94.6% per cent are utilized leave benefits, 88.2% per cent are utilized temporary benefits and 83.4% per cent are utilized funeral benefits.

Findings:

The objectives of the present study can be interpreted from the following findings:

1. Majority 61% of the respondent age group is 20-30 years.
2. Majority 53% of the respondents are male.
3. Majority 60 % of the respondent is married.
4. Majority 27% of the respondent's education qualification is hsc.
5. Less than half 41% of the respondents work experience is 3 to 6 years.
6. Less than half 36% of the respondent annual income is under 1,00,000 to 1,50,000.
7. 100% of the respondents are fully aware of sickness, dependents and leave benefits.

Conclusion:

Social security policies have introduced elements of stability and productivity in the midst of the hardships and stresses of modern life. The ESI program is funded by the ESI Foundation. ESI funds are made up of employers, employees, grants, donations, and contributions from central, state, and local governments. To become a healthy organization, the organization will be healthy only when the employees and the organization grow together. This study reviewed the existing available literature on his ESI benefits from 1972 to 2022. All workers must be aware of the National Employees' Insurance Scheme (ESI) in order to claim it for health problems. The survey shows that most workers are aware of the benefits of his ESI service and the majority of workers are using her ESI service.

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